



HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2003
OF THE CONDITION AND AFFAIRS OF THE

COMMUNITY CHOICE MICHIGAN

NAIC Group Code	0000	0000	NAIC Company Code	95562	Employer's ID Number	38-3252216
(Current Period)		(Prior Period)				
Organized under the Laws of	Michigan			State of Domicile or Port of Entry	Michigan	
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health []		Property/Casualty []		Dental Service Corporation []	
	Vision Service Corporation []		Other []		Health Maintenance Organization [X]	
	Hospital, Medical & Dental Service or Indemnity []		Is HMO, Federally Qualified? Yes [] No [X]			
Incorporated	05/24/1995		Commenced Business	08/01/1996		
Statutory Home Office	2369 Woodlake Dr Suite 200			Okemos, MI 48864		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	2369 Woodlake Dr Suite 200					
	Okemos, MI 48864			517-349-9922		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	2369 Woodlake Dr Suite 200			Okemos, MI 48864		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	2369 Woodlake Dr Suite 200					
	Okemos, MI 48864			517-706-6604		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number)		
Internet Website Address	www.ccmhmo.org					
Statutory Statement Contact	Kimberly A Saxton			517-706-6604		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	kim.saxton@care-source.com			507-349-5343		
	(E-mail Address)			(FAX Number)		
Policyowner Relations Contact	2369 Woodlake Dr., Suite 200					
	Okemos, MI 48864			800-390-7102		
	(City or Town, State and Zip Code)			(Area Code) (Telephone Number) (Extension)		

OFFICERS

President	James E Gerber #	Secretary	None
Treasurer	None		

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

State of Michigan } ss
County of Ingham }

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

James E. Gerber President (Deputy Rehabilitator)	Secretary	Treasurer
Subscribed and sworn to before me this 26 day of February, 2004		
Stephanie Wycoff August 15, 2006		
a. Is this an original filing? Yes [X] No []		
b. If no, 1. State the amendment number		
2. Date filed		
3. Number of pages attached		

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

EXHIBIT 3 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

EXHIBIT 4 - HEALTH CARE RECEIVABLES

[illegible]

EXHIBIT 5 – CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

[illegible]

Exhibit 6 - Amounts Due From Parent, Subs

NONE

Exhibit 7- Amount Due to Parent, Subs

NONE

EXHIBIT 8 PART 1- SUMMARY OF TRANSACTIONS WITH PROVIDERS

EXHIBIT 8 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

99999999 Totals	
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EXHIBIT 9 – FURNITURE, EQUIPMENT AND SUPPLIES OWNED

Description	1	2	3	4	5	6
	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment	NONE					
2. Medical furniture, equipment and fixtures						
3. Pharmaceuticals and surgical supplies						
4. Durable medical equipment						
5. Other property and equipment						
6. Total						



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Community Choice Michigan 2. (LOCATION)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Michigan		DURING THE YEAR 2003						NAIC Company Code		95562	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	
			2	3											
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other	
Total Members at end of:															
1. Prior Year		67,926								67,926					
2. First Quarter		71,680								71,680					
3. Second Quarter		70,356								70,356					
4. Third Quarter		55,891								55,891					
5. Current Year		56,312								56,312					
6. Current Year Member Months		773,435								773,435					
Total Member Ambulatory Encounters for Year:															
7. Physician		0													
8. Non-Physician		0													
9. Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Hospital Patient Days Incurred		0													
11. Number of Inpatient Admissions		0													
12. Health Premiums Collected		0													
13. Life Premiums Direct		0													
14. Property/Casualty Premiums Written		0													
15. Health Premiums Earned		0													
16. Property/Casualty Premiums Earned		0													
17. Amount Paid for Provision of Health Care Services		100,696,499								100,696,499					
18. Amount Incurred for Provision of Health Care Services		100,365,920								100,365,920					

(a) For health business: number of persons insured under PPO managed care products _____ and number of persons under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Community Choice Michigan 2. (LOCATION)

NAIC Group Code		0000		BUSINESS IN THE STATE OF Consolidated		DURING THE YEAR 2003							NAIC Company Code		95562	
		1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13		
			2	3												
		Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Stop Loss	Disability Income	Long-Term Care	Other		
Total Members at end of:																
1. Prior Year		67,926	0	0	0	0	0	0	0	67,926	0	0	0	0		
2 First Quarter		71,680	0	0	0	0	0	0	0	71,680	0	0	0	0		
3 Second Quarter		70,356	0	0	0	0	0	0	0	70,356	0	0	0	0		
4 Third Quarter		55,891	0	0	0	0	0	0	0	55,891	0	0	0	0		
5 Current Year		56,312	0	0	0	0	0	0	0	56,312	0	0	0	0		
6 Current Year Member Months		773,435	0	0	0	0	0	0	0	773,435	0	0	0	0		
Total Member Ambulatory Encounters for Year:																
7. Physician		0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Non-Physician		0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Hospital Patient Days Incurred		0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Number of Inpatient Admissions		0	0	0	0	0	0	0	0	0	0	0	0	0		
12. Health Premiums Collected		0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Life Premiums Direct		0	0	0	0	0	0	0	0	0	0	0	0	0		
14. Property/Casualty Premiums Written		0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Health Premiums Earned		0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Property/Casualty Premiums Earned		0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Amount Paid for Provision of Health Care Services		100,696,499	0	0	0	0	0	0	0	100,696,499	0	0	0	0		
18. Amount Incurred for Provision of Health Care Services		100,365,920	0	0	0	0	0	0	0	100,365,920	0	0	0	0		

(a) For health business: number of persons insured under PPO managed care products 0 and number of persons under indemnity only products 0

35.GT

SCHEDULE A VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement).....
2.	Increase (decrease) by adjustment:
2.1	Totals, Part 1, Column 10.....
2.2	Totals, Part 3, Column 7.....
3.	Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances, Column 7) and net of additions and permanent improvements (Column 9).....
4.	Cost of additions and permanent improvements:
4.1	Totals, Part 1, Column 13.....
4.2	Totals, Part 3, Column 9.....
5.	Total profit (loss) on sales, Part 3, Column 14.....
6.	Increase (decrease) by foreign exchange adjustment:
6.1	Totals, Part 1, Column 11.....
6.2	Totals, Part 3, Column 8.....
7.	Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....
8.	Book/adjusted carrying value at end of current period.....
9.	Total valuation allowance.....
10.	Subtotal (Lines 8 plus 9).....
11.	Total nonadmitted amounts.....
12.	Statement value, current period (Page 2, real estate lines, current period).....

SCHEDULE B VERIFICATION BETWEEN YEARS

1.	Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....
2.	Amount loaned during year:
2.1	Actual cost at time of acquisitions.....
2.2	Additional investment made after acquisitions.....
3.	Accrual of discount and mortgage interest points and commitment fees.....
4.	Increase (decrease) by adjustment.....
5.	Total profit (loss) on sale.....
6.	Amounts paid on account or in full during the year.....
7.	Amortization of premium.....
8.	Increase (decrease) by foreign exchange adjustment.....
9.	Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....
10.	Total valuation allowance.....
11.	Subtotal (Lines 9 plus 10).....
12.	Total nonadmitted amounts.....
13.	Statement value of mortgages owned at end of current period.....

SCHEDULE BA VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....
2.	Cost of acquisitions during year:
2.1	Actual cost at time of acquisitions.....
2.2	Additional investment made after acquisitions.....
3.	Accrual of discount.....
4.	Increase (decrease) by adjustment.....
5.	Total profit (loss) on sale.....
6.	Amounts paid on account or in full during the year.....
7.	Amortization of premium.....
8.	Increase (decrease) by foreign exchange adjustment.....
9.	Book/adjusted carrying value of long-term invested assets at end of current period.....
10.	Total valuation allowance.....
11.	Subtotal (Lines 9 plus 10).....
12.	Total nonadmitted amounts.....
13.	Statement value of long-term invested assets at end of current period.....

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 10	.0	2,163,155	45.7		
1.2 Class 20	.0	.0	.0		
1.3 Class 30	.0	.0	.0		
1.4 Class 40	.0	.0	.0		
1.5 Class 50	.0	.0	.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	0	0	0	0	0	0	0.0	2,163,155	45.7	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 10	0.0	.0	0.0		
2.2 Class 20	0.0	.0	0.0		
2.3 Class 30	0.0	.0	0.0		
2.4 Class 40	0.0	.0	0.0		
2.5 Class 50	0.0	.0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 10	0.0	.0	0.0		
3.2 Class 20	0.0	.0	0.0		
3.3 Class 30	0.0	.0	0.0		
3.4 Class 40	0.0	.0	0.0		
3.5 Class 50	0.0	.0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	860,482					860,482	85.7	1,440,000	30.5	860,482	
4.2 Class 2	0					.0	0.0	.0	0.0		
4.3 Class 30	0.0	.0	0.0		
4.4 Class 40	0.0	.0	0.0		
4.5 Class 50	0.0	.0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	860,482	0	0	0	0	860,482	85.7	1,440,000	30.5	860,482	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 10	0.0	1,124,497	23.8		
5.2 Class 20	0.0	.0	0.0		
5.3 Class 30	0.0	.0	0.0		
5.4 Class 40	0.0	.0	0.0		
5.5 Class 50	0.0	.0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	1,124,497	23.8	0	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations												
Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)	
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)												
6.1 Class 1						0	0.0	0	0.0			
6.2 Class 2						0	0.0	0	0.0			
6.3 Class 3						0	0.0	0	0.0			
6.4 Class 4						0	0.0	0	0.0			
6.5 Class 5						0	0.0	0	0.0			
6.6 Class 6						0	0.0	0	0.0			
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)												
7.1 Class 1		144,028				144,028	14.3	0	0.0	144,028		
7.2 Class 2						0	0.0	0	0.0			
7.3 Class 3						0	0.0	0	0.0			
7.4 Class 4						0	0.0	0	0.0			
7.5 Class 5						0	0.0	0	0.0			
7.6 Class 6						0	0.0	0	0.0			
7.7 Totals	0	144,028	0	0	0	144,028	14.3	0	0.0	144,028	0	
8. Credit Tenant Loans, Schedules D & DA (Group 8)												
8.1 Class 1						0	0.0	0	0.0			
8.2 Class 2						0	0.0	0	0.0			
8.3 Class 3						0	0.0	0	0.0			
8.4 Class 4						0	0.0	0	0.0			
8.5 Class 5						0	0.0	0	0.0			
8.6 Class 6						0	0.0	0	0.0			
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0	
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)												
9.1 Class 1						0	0.0	0	0.0			
9.2 Class 2						0	0.0	0	0.0			
9.3 Class 3						0	0.0	0	0.0			
9.4 Class 4						0	0.0	0	0.0			
9.5 Class 5						0	0.0	0	0.0			
9.6 Class 6						0	0.0	0	0.0			
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	860,482	144,028	.0	.0	.0	1,004,510	100.0	XXX	XXX	1,004,510	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.7 Totals	860,482	144,028	.0	.0	.0	1,004,510	100.0	XXX	XXX	1,004,510	.0
10.8 Line 10.7 as a % of Col. 6	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	2,378,337	2,349,315	.0	.0	.0	XXX	XXX	4,727,652	100.0	4,727,652	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.7 Totals	2,378,337	2,349,315	.0	.0	.0	XXX	XXX	4,727,652	100.0	4,727,652	.0
11.8 Line 11.7 as a % of Col. 8	50.3	49.7	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	860,482	144,028				1,004,510	100.0	4,727,652	0.0	1,004,510	XXX
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	860,482	144,028	.0	.0	.0	1,004,510	100.0	4,727,652	0.0	1,004,510	XXX
12.8 Line 12.7 as a % of Col. 6	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1						.0	0.0	.0	0.0	XXX	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX	.0
13.6 Class 6						0	0.0	0	0.0	XXX	0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter “Z” means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. “Z*” means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. “5*” means the NAIC designation was assigned by the SVO in reliance on the insurer’s certification that the issuer is current in all principal and interest payments. “6*” means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations0	.0.0	2,163,155	45.7		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities						0	0.0	0	0.0		
1.7 Totals	0	0	0	0	0	0	0.0	2,163,155	45.7	0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations0	.0.0	.0	.0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined0	.0.0	.0	.0.0		
2.4 Other0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined0	.0.0	.0	.0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations0	.0.0	.0	.0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined0	.0.0	.0	.0.0		
3.4 Other0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined0	.0.0	.0	.0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	860,482					860,482	85.7	1,440,000	30.5	860,482	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined0	.0.0	.0	.0.0		
4.4 Other0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined0	.0.0	.0	.0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	860,482	0	0	0	0	860,482	85.7	1,440,000	30.5	860,482	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations0	.0.0	1,124,497	.0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined0	.0.0	.0	.0.0		
5.4 Other0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined0	.0.0	.0	.0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	0	0	0	0	0	0	0.0	1,124,497	0.0	0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations		144,028				144,028	14.3	0	23.8	144,028	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other						0	0.0	0	0.0		
7.7 Totals	0	144,028	0	0	0	144,028	14.3	0	23.8	144,028	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	.860,482	.144,028	.0	.0	.0	1,004,510	100.0	XXX	XXX	1,004,510	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.4 Other	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.6 Other	.0	.0	.0	.0	.0	.0	.0	XXX	XXX	.0	.0
10.7 Totals	.860,482	.144,028	.0	.0	.0	1,004,510	100.0	XXX	XXX	1,004,510	.0
10.8 Line 10.7 as a % of Col. 6	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,378,337	2,349,315	.0	.0	.0	XXX	XXX	4,727,652	100.0	4,727,652	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.4 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.6 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0	.0	.0
11.7 Totals	2,378,337	2,349,315	.0	.0	.0	XXX	XXX	4,727,652	100.0	4,727,652	.0
11.8 Line 11.7 as a % of Col. 8	50.3	49.7	0.0	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	.860,482	.144,028				1,004,510	100.0	4,727,652	100.0	1,004,510	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	.0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined						.0	.0	.0	.0	.0	XXX
12.4 Other						.0	.0	.0	.0	.0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined						.0	.0	.0	.0	.0	XXX
12.6 Other						.0	.0	.0	.0	.0	XXX
12.7 Totals	.860,482	.144,028	.0	.0	.0	1,004,510	100.0	4,727,652	100.0	1,004,510	XXX
12.8 Line 12.7 as a % of Col. 6	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	85.7	14.3	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations						.0	.0	.0	.0	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0	.0	.0	XXX	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined						.0	.0	.0	.0	XXX	.0
13.4 Other						.0	.0	.0	.0	XXX	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						.0	.0	.0	.0	XXX	.0
13.6 Other						.0	.0	.0	.0	XXX	.0
13.7 Totals	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	4,584,655	4,584,655	0	0	0
2. Cost of short-term investments acquired	864,000	864,000			
3. Increase (decrease) by adjustment	(3,518)	(3,518)			
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	(30,307)	(30,307)			
6. Consideration received on disposal of short-term investments	4,554,348	4,554,348			
7. Book/adjusted carrying value, current year	860,482	860,482	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	860,482	860,482	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	860,482	860,482	0	0	0
12. Income collected during year	118,257	118,257			
13. Income earned during year	119,913	119,913			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - VBY
NONE

Schedule DB - Part B - VBY
NONE

Schedule DB - Part C - VBY
NONE

Schedule DB - Part D - VBY
NONE

Schedule DB - Part E - VBY
NONE

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

Schedule S - Part 1 - Section 2
NONE

Schedule S - Part 2
NONE

ANNUAL STATEMENT FOR THE YEAR 2003 OF THE Community Choice Michigan

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

[illegible]

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Reinsurance Ceded to Unauthorized Companies

[illegible]

Schedule S-Part 5
Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2003	2 2002	3 2001	4 2000	5 1999
A. OPERATIONS ITEMS					
1. Premiums.....	0	0	0	0	0
2. Title XVIII-Medicare.....	0	0	0	0	0
3. Title XIX-Medicaid.....	325	339	348	312	366
4. Commissions and reinsurance expense allowance.....		0	0	0	0
5. Total hospital and medical expenses.....		0	0	0	0
B. BALANCE SHEET ITEMS					
6. Premiums receivable		0	0	0	0
7. Claims payable.....		0	0	0	0
8. Reinsurance recoverable on paid losses.....	0	0	0	0	0
9. Experience rating refunds due or unpaid.....		0	156	313	270
10. Commissions and reinsurance expense allowances unpaid.....		0	0	0	0
11. Unauthorized reinsurance offset.....	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
12. Funds deposited by and withheld from (F).....	0	0	0	0	0
13. Letters of credit (L).....	0	0	0	0	0
14. Trust agreements (T).....	0	0	0	0	0
15. Other (O)	0	0	0	0	0

SCHEDULE S-PART 6
Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1	2	3
	As Reported (net of ceded)	Restatement Adjustments	Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	22,320,176		22,320,176
2. Accident and health premiums due and unpaid (Line 12).....	0		0
3. Amounts recoverable from reinsurers (Line 13.1).....	0		0
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (Balance).....	2,371,077		2,371,077
6. Total assets (Line 26)	24,691,253	0	24,691,253
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1).....	22,085,329	0	22,085,329
8. Accrued medical incentive pool and bonus payments (Line 2).....	(465,147)		(465,147)
9. Premiums received in advance (Line 8).....	0		0
10. Reinsurance in unauthorized companies (Line 18).....	0		0
11. All other liabilities (Balance).....	2,901,185		2,901,185
12. Total liabilities (Line 22).....	24,521,367	0	24,521,367
13. Total capital and surplus (Line 30).....	169,886	XXX	169,886
14. Total liabilities, capital and surplus (Line 31)	24,691,253	0	24,691,253
NET CREDIT FOR CEDED REINSURANCE			
15. Claims unpaid.....	0		
16. Accrued medical incentive pool.....	0		
17. Premiums received in advance	0		
18. Reinsurance recoverable on paid losses	0		
19. Other ceded reinsurance recoverables	0		
20. Total ceded reinsurance recoverables	0		
21. Premiums receivable	0		
22. Unauthorized reinsurance	0		
23. Other ceded reinsurance payables/offsets	0		
24. Total ceded reinsurance payable/offsets	0		
25. Total net credit for ceded reinsurance	0		

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

1.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....

Yes [☐] No [☒]
2.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?.....

Yes [☒] No [☐]
3.

Will an actuarial certification be filed by March 1?.....

Yes [☐] No [☒]
4.

Will the Risk-based Capital Report be filed with the NAIC by March 1?.....

Yes [☒] No [☐]
5.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....

Yes [☒] No [☐]
6.

Will the SVO Compliance Certification be filed by March 1?

Yes [☒] No [☐]
7.

Will the Life Supplement be filed the state of domicile and the NAIC by March 1?

Yes [☐] No [☒]
8.

Will the Property/Casualty Supplement be filed the state of domicile and the NAIC by March 1?.....

Yes [☐] No [☒]

APRIL FILING

9.

Will Management's Discussion and Analysis be filed by April 1?.....

Yes [☒] No [☐]
10.

Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile by April 1?.....

Yes [☐] No [☒]
11.

Will the Investment Risks Interrogatories be filed by April 1?

Yes [☒] No [☐]

JUNE FILING

12.

Will an audited financial report be filed by June 1 with the state of domicile?

Yes [☒] No [☐]

EXPLANATIONS:

1.

N/A
3.
7.


N/A
8.


N/A
10.


N/A


BAR CODE:


1.


9 5 5 6 2 2 0 0 3 3 6 0 5 8 0 0 0
3.


9 5 5 6 2 2 0 0 3 4 4 0 0 0 0 0 0
7.


9 5 5 6 2 2 0 0 3 2 0 5 0 0 0 0 0
8.


9 5 5 6 2 2 0 0 3 2 0 7 0 0 0 0 0
10.


9 5 5 6 2 2 0 0 3 3 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

M014 Additional Aggregate Lines for Page 14 Line 25.
*EXEXP

2504. Other Administration.....		6,418		6,418
2597. Summary of remaining write-ins for Line 25 from Page 14	0	6,418	0	6,418